



Genworth  
Financial

Genworth Financial Trust Company  
3200 N. Central Avenue, 7<sup>th</sup> Floor  
Phoenix, AZ 85012

March 26, 2008

Office of the Massachusetts Attorney General  
One Ashburton Place  
Boston, MA 02108

**Re: Notice of Breach of Security  
Pursuant to ALM GL ch. 93H, § 3**

Dear Sirs/Mesdames:

Pursuant to ALM GL ch. 93H, § 3, Genworth Financial Trust Company ("GFTC"), a chartered trust company in Arizona, is writing to provide notice of a breach of security involving Massachusetts residents.

GFTC first received notice of this breach on February 4, 2008 following receipt of one e-mail message from a client. The client reported that they had received their 1099-R tax statement with their account number and Recipient Identification number (Social Security number) visible through the window of a sealed envelope. GFTC learned that its print supplier did not detect conditions that may have caused some portion of its clients' personal information to be visible through the window envelope if the contents of the envelope shifted all the way to the left during mail processing.

Because there can be no assurance that access to personal information was made, GFTC decided to take a cautious approach and notify all clients of the potential issue, including offering support to those wishing to take advantage of credit monitoring services. These notifications were mailed to clients on March 12.

Thank you for your consideration of this matter. Please do not hesitate to call me direct with any questions that you might have at (818) 528-3707.

Very truly yours,

Philip McKinley  
Chief Compliance Officer



**Genworth**  
 Financial

**○ URGENT: PLEASE DELIVER IMMEDIATELY**

**Scott D. Schafer, Esq.**  
**Assistant Attorney General**  
**To: Consumer Protection Division**

**From: Philip McKinley**

**Tel: (617) 727-2200**

**Tel #: (618) 528-3708**

**Fax: (617) 727-5765**

**Date: April 10, 2008**

**Total Pages: 6 (including this one)**

**Response by Assistant Attorney General to GFTC Notice of Breach of Security for Massachusetts Residents**  
**Re: Pursuant to ALM GL ch. 93H, § 3**

**Message: Thank you for your review.**

**PLEASE CALL (618) 528-3708 IF AN ERROR OCCURRED DURING TRANSMISSION**

- Original will follow by mail.
- No other copy will be sent
- Please make copies and distribute

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure. If the reader of this message is not the intended recipient or an employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any distribution or duplication of this communication is strictly prohibited. Any inadvertent receipt by you of such confidential information is not intended to constitute a waiver of any privilege. If you have received this communication in error, please notify us immediately by telephone and return the original to us by mail. Thank you.



Genworth  
Financial

Genworth Financial Trust Company  
3200 N. Central Avenue, 7<sup>th</sup> Floor  
Phoenix, AZ 85012

*Delivered via facsimile: (617) 727-5765*

April 10, 2008

Scott D. Schafer, Esq.  
Assistant Attorney General  
Consumer Protection Division  
One Ashburton Place  
Boston, MA 02108

Re: Response by Assistant Attorney General to GFTC Notice of Breach of Security for  
Massachusetts Residents Pursuant to ALM GL ch. 93H, § 3

Dear Mr. Schafer:

Thank you for your letter dated March 31, 2008. I apologize for not including a copy of the notice sent to 92 Massachusetts residents regarding Genworth Financial Trust Company's ("GFTC") recent mailing incident. A sample of the notice is attached for your review.

The incident involved the mailing of a tax form (Form 1099-R). It was possible that a customer's account number and social security number (which, on the 1099-R, is labeled as the Recipient's Identification number) could have been visible through the window of a sealed envelope if the contents of the envelope shifted to the far left during mail processing.

As indicated in the attached notice, notice recipients (including the 92 Massachusetts residents) have been provided with a free one-year subscription to a credit monitoring service. GFTC has no information suggesting that any criminal conduct has occurred or will occur, is not aware of any police report having been prepared, nor do we know whether any unauthorized person ever saw the social security numbers of the 92 Massachusetts residents.

Finally, as you will see in the attached notice tailored specifically for Massachusetts residents, we are in the process of instructing them 1) how to request a security freeze; 2) the necessary information they will need to provide when requesting a freeze; and 3) any fees required to be paid to any consumer reporting agency. Enclosed is a copy of the additional notice that we are in the process of sending to Massachusetts residents.

I believe that this should address your concerns. Please do not hesitate to call me direct with any questions that you might have at (818) 528-3707. Thank you again for your consideration of this matter.

Sincerely,

Philip McKinley  
Chief Compliance Officer

Encl.

## SAMPLE FIRST NOTICE

[on GFTC Letterhead]

Date

Client Name

Address

Dear [CLIENT]:

At Genworth Financial Trust Company, we value our relationship with you as the custodian of your assets managed by our affiliate, Genworth Financial Asset Management, Inc. As one of our services, we offer comprehensive tax reporting, including forms necessary for you to file your taxes each year, such as Form 1099-R.

We recently learned that one of our trusted print suppliers did not detect conditions that may have caused some portion of your personal information to be visible through the sealed envelope window of your 1099-R mailing. While we only had one client report concern regarding the mailing, we decided to take a cautious and open approach to notifying clients of the potential issue, including offering support to those wishing to take advantage of some of the latest credit monitoring services available.

Here is a brief description of the issue. Your account number and social security number (referred to on the 1099-R as the Recipient's Identification number) could have been visible through the window of a sealed envelope if the contents of the envelope shifted to the far left during mail processing. While we have no reason to believe that your information may be misused, we are offering you a free one-year subscription to a credit monitoring service provided by Equifax Personal Solutions. By subscribing to Equifax Credit Watch™ Gold with 3-in-1 Monitoring Credit Watch, you will have an "early warning system" to detect changes in your credit file and to help you understand the content of your credit file at the three credit reporting agencies.

To sign up for this service at no cost to you, follow the instructions on the following pages, which include the Promotion Code that has been assigned specifically to you to enroll. You will also be able to read about the benefits provided by Equifax Credit Watch™ Gold with 3-in-1 Monitoring Credit Watch.

Please be aware that if you want this service, we cannot enroll for you. We also suggest that you take the other steps outlined on the following pages to reduce any potential risk to you.

We have worked with our print supplier to eliminate this issue for future mailings of these documents. We sincerely apologize for any inconvenience or concern this may have caused you. Please know that Genworth Financial Trust Company takes the security of your personal information very seriously.

Sincerely,

Bradford Wheeler  
President

## Equifax Credit Watch Gold with 3-in-1 Monitoring

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection service. This product is being provided to you at no cost.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies.

### Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with a 1 year membership service:

- o Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- o Wireless alerts and customizable alerts available
- o One 3-in-1 Credit Report and unlimited access to your Equifax Credit Report™
- o \$20,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

### How to Enroll

Equifax has a simple Internet-based verification and enrollment process.

Visit: [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. **Consumer Information:** complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
2. **Identity Verification:** complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you up to two security questions to verify your identity.
3. **Payment Information:** During the "check out" process, provide the following promotional code: <XXXXXX> in the "Enter Promotion Code" box. (no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. **Order Confirmation:** – Click "View My Product" to access your 3-in-1 Credit Report and other product features.

To sign up for US Mail delivery of the product, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Promotion Code:** You will be asked to enter your promotion code as shown above (no spaces, no dash)
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided).

#### Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

## MA RESIDENTS ADDITIONAL NOTICE

[GFTC Letterhead]



[Customer Name]  
 [Address Line 1]  
 [Address Line 2]  
 [Address 3]  
 [City, State Zip]

Dear [name]:

We at Genworth Financial Trust Company ("GFTC") respect your privacy and strive to protect your confidential information.

Recently, we sent you a letter related to the mailing of your 1099-R statement. In that letter we provided instructions on how to protect your personal information. As a resident of Massachusetts, you are entitled to know of additional ways you can protect yourself.

You can place a security freeze on your credit report, prohibiting a credit reporting agency from releasing any information from the report without written authorization.

In order to place a security freeze with each credit-reporting agency, you will need to do the following:

- You must send a written request to each of the credit bureaus by regular, certified or overnight mail and include name, current address and previous addresses for the past two years, date of birth, social security number, proof of your current residence, such as a state issued identification card or driver's license, and credit card number with expiration date for payment, if applicable.
- If you are or become a victim of identity theft, the security freeze will be provided free of charge by the credit reporting agency if you identify yourself as a victim of identity theft and provide a valid police report. Be advised, though, that GFTC is not aware of any police report having been prepared as a result of the mailing incident.
- If you are not a victim of identity theft, each credit reporting agency will charge \$5 for adding the security freeze.
- The address and phone number for each major credit-reporting agency are listed below.
  - Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348; (800) 685-1111
  - Experian Security Freeze, P.O. Box 9554, Allen, TX 75013; (888) 397-3742
  - TransUnion Fraud Victim Assistance Department, P.O. Box 6790 Fullerton, CA 92834; (888) 909-8872
- The credit bureaus have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze.

We hope this notice provides you with additional resources for protecting your identity.

Sincerely,

Bradford Wheeler  
 President

**Genworth Life and Annuity Insurance Company**  
3100 Albert Lankford Drive  
Lynchburg VA 24501

**Genworth Life Insurance Company**  
3100 Albert Lankford Drive  
Lynchburg VA 24501

March 21, 2008

***Via Regular Mail***

Office of Attorney General  
One Ashburton Place  
Boston, MA 02108  
Phone: (617) 727-2200

***Via Facsimile and Regular Mail***

Director Of Consumer Affairs And Business Regulation  
Ten Park Plaza, Suite 5170  
Boston, MA 02116  
Phone: (617) 973-8700  
Fax: (617) 973-8799

**Re: Notice of Breach of Security for Massachusetts Residents Pursuant to ALM GL ch. 93H, § 3**

Dear Sirs/Mesdames:

Pursuant to *ALM GL ch. 93H, § 3*, Genworth Life and Annuity Insurance Company ("GLAIC") and Genworth Life Insurance Company ("GLIC") are writing you to provide notice of a breach of security involving Massachusetts residents. GLAIC and GLIC received notice of this breach on February 20, 2008. The security breach involved the theft of computer equipment that occurred during a burglary of the offices of International Brokerage Dallas ("IBD"), a Texas-based independent insurance agency.

IBD is an independent insurance agency that has contracted to sell GLAIC's and GLIC's insurance products. Regretfully, we recently learned that this independent insurance agency was burglarized around February 15, 2008, and that the burglars stole some computer equipment containing information necessary for customers' insurance applications.

We are advised that the only information on the computer, which was password protected, was name, address, date of birth and Social Security Number. After reviewing the information that was on the computer equipment (obtained from IBD files), GLAIC has determined that at this time ten (10) Massachusetts residents had information on the computer equipment. GLIC, on the other hand, has determined that at this time no Massachusetts resident had information on the computer equipment. Because there can be no assurance that efforts to access the data on the computer will not be made, GLAIC will be notifying these individuals of the breach. A copy of this letter is enclosed.

**Genworth Life and Annuity Insurance Company**  
**3100 Albert Lankford Drive**  
**Lynchburg VA 24501**

**Genworth Life Insurance Company**  
**3100 Albert Lankford Drive**  
**Lynchburg VA 24501**

Please do not hesitate to call me direct with any questions that you might have at (434) 948-5341. Thank you for your consideration of this matter.

Very truly yours,

A handwritten signature in cursive script that reads "Luke McLaren". The signature is written in black ink and includes a small flourish at the end of the name.

Luke C. McLaren  
Associate General Counsel

Encl.

## Genworth Life & Annuity Insurance Company

Attention: CS Special Processing  
3100 Albert Lankford Drive  
Lynchburg, VA 24501

March XX, 2008

[Customer Name]  
[Address Line 1]  
[Address Line 2]  
[Address 3]  
[City, State Zip]

Dear [name]:

We at Genworth Life and Annuity Insurance Company (formerly First Colony Life Insurance Company) respect your privacy and strive to protect your confidential information.

When you applied for insurance coverage with us, your application was submitted through an independent insurance agency authorized to sell our insurance products. Recently, we learned that this independent insurance agency was burglarized on February 16, 2008, and that the burglars stole computer equipment. This equipment contained information needed to process your insurance application, including, among other data, your name, address and Social Security Number.

This information was protected by passwords and there are no indications that the data has been accessed or misused. The authorities have advised us that the nature of the burglary and the items taken suggest that the break-in was intended to obtain electronic office equipment rather than data itself. However, we cannot assure you that no one will attempt to use this data. Therefore, we want you to be aware that this incident occurred and we are offering to help you take steps to protect yourself.

We are providing you a free one-year subscription to a credit-monitoring product, from Equifax Personal Solutions – Equifax Credit Watch™ Gold with 3-in-1 Monitoring. It will help you understand what is in your credit file at the three credit reporting agencies and it will provide you with an “early warning system” about changes to your credit file. You must sign up for the one free year of Equifax Credit Watch™ Gold with 3-in-1 Monitoring yourself; we cannot do it for you. Here’s what you should do:

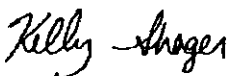
- Visit [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri).
- Provide this promotion code [XXX#XX-#####] when you enroll.
- You have ninety (90) days from the date of this letter to enroll. After that time the promotion code will expire.

The attached pages provide you with steps for your easy enrollment options and the benefits provided by Equifax Credit Watch™ Gold with 3 in 1 Monitoring.

We sincerely apologize for the concerns this burglary has caused. We believe that it is critical to keep personal information private and secure, which is why we have written to you and why we are providing you this credit monitoring free for one year.

If you have any questions or if there is anything that we can do to assist you, please call us at 888-325-7473.

Sincerely,



Kelly Shager  
Vice President

## **Equifax Credit Watch Gold with 3-in-1 Monitoring**

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. **The steps to follow are:**

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

### **Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring**

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- \$20,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

### **How to Enroll**

Equifax has a simple Internet-based verification and enrollment process.

Visit: [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. **Consumer Information:** complete the form with your contact information (name, address and e-mail address) and click “Continue” button. The information is provided in a secured environment.
2. **Identity Verification:** complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click “Continue” button. The system will ask you up to two security questions to verify your identity.
3. **Payment Information:** During the “check out” process, enter the promotion code provided in the cover letter in the “Enter Promotion Code” box. **(no spaces, include dash.)** After entering your code press the “Apply Code” button and then the “Submit Order” button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. **Order Confirmation:** – Click “View My Product” to access your 3-in-1 Credit Report and other product features.

To sign up for US Mail delivery of the product, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Promotion Code:** You will be asked to enter your promotion code as provided in the cover letter (**no spaces, no dash**)
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided).

#### **Directions for placing a Fraud Alert**

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York.

This product is not intended for minors (under 18 years of age). Equifax's credit monitoring products are protected by US Patent 7,028,052

**Genworth**  
Financial



**FACSIMILE**

Life Insurance

Luke C. McLaren  
Associate General Counsel

700 Main Street  
Lynchburg, VA 24504  
(434) 948-5341 phone  
(434) 948-5818 fax  
Luke.McLaren@Genworth.com

**GE FINANCIAL IS NOW  
GENWORTH FINANCIAL**

**URGENT: PLEASE DELIVER IMMEDIATELY**

**Scott D. Schafer, Esq.**  
**Assistant Attorney General**  
To: **Consumer Protection Division**

From: **Luke C. McLaren**

Tel: **(617) 727-2200**

Tel #: **(434) 948-5341**

Fax: **(617) 727-5765**

Date: **April 1, 2008**

Response by Assistant Attorney  
General to GLAIC Notice of Breach of  
Security for Massachusetts Residents  
Re: Pursuant to ALM GL ch. 93H, § 3

Total  
Pages: **6** (including this one)

**Message: Thank you for your review.**

**PLEASE CALL (434) 948-5570 IF AN ERROR OCCURRED DURING TRANSMISSION**

- Original will follow by mail.
- No other copy will be sent
- Please make copies and distribute

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure. If the reader of this message is not the intended recipient or an employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any distribution or duplication of this communication is strictly prohibited. Any inadvertent receipt by you of such confidential information is not intended to constitute a waiver of any privilege. If you have received this communication in error, please notify us immediately by telephone and return the original to us by mail. Thank you.

**Genworth Life and Annuity Insurance Company  
3100 Albert Lankford Drive  
Lynchburg VA 24501**

**Genworth Life Insurance Company  
3100 Albert Lankford Drive  
Lynchburg VA 24501**

April 1, 2008

***Scott D. Schafer. Esq.  
Assistant Attorney General  
Consumer Protection Division  
Office of Attorney General  
One Ashburton Place  
Boston, MA 02108  
Phone: (617) 727-2200  
Facsimile: (617) 727-5765***

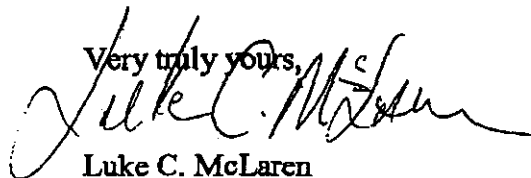
**Re: Response by Assistant Attorney General to GLAIC Notice of Breach of Security  
for Massachusetts Residents Pursuant to ALM GL ch. 93H, § 3**

Dear Mr. Schafer:

Thank you for your letter dated March 27, 2008. Per voice message, I was out on vacation last week. Enclosed is a copy of the revised letter with a Notice to Massachusetts' Residents that incorporates the changes you have requested.

I believe that this should address your concerns. Please do not hesitate to call me direct with any questions that you might have at (434) 948-5341. Thank you again for your consideration of this matter.

Very truly yours,



**Luke C. McLaren  
Associate General Counsel**

Encl.

**Genworth Life and Annuity Insurance Company**  
**Attention: CS Special Processing**  
**3100 Albert Lankford Drive**  
**Lynchburg VA 24501**

[Customer Name]  
[Address Line 1]  
[Address Line 2]  
[Address 3]  
[City, State Zip]

Dear [name]:

At Genworth Life and Annuity Insurance Company ("GLAIC"), into which First Colony merged, we respect and value your privacy. When you applied for insurance with us, your application was submitted to us through an independent insurance agency authorized to sell our insurance products. Regretfully, we recently learned that this independent insurance agency was burglarized on February 16, 2008, and that the burglars stole some computer equipment containing information necessary for your insurance application to be processed.

The information consisted of name, address, Social Security Number and other information associated with your insurance application forms. While the computer equipment had layers of password protection security, and we have not been advised that the information has been accessed or misused, there can be no assurance that such efforts will not be successfully attempted. Accordingly, we are notifying you of the incident, the steps you can take to protect yourself, and our offer to help you in this regard. As a preliminary matter, we understand from the nature of the burglary and the items stolen that the data involved does not appear to have been the reason for the break-in. We have been communicating with authorities and have been advised that other items were taken, which suggests that the break-in was for the purposes of obtaining various pieces of electronic office equipment rather than data.

You have a right to request a copy of the police report regarding the burglary. Please call us at 888-325-7473 to request a copy, which you may need for obtaining a free security freeze described in the attached Notice to Massachusetts Residents.

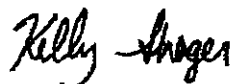
We sincerely apologize that this situation has occurred, and to reduce any potential risk to you, we are offering you a free one-year subscription to a credit-monitoring product, provided by Equifax Personal Solutions. The Equifax Credit Watch™ Gold with 3-in-1 Monitoring product will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three credit reporting agencies.

To sign up for this product at no cost to you, please visit [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri). You will need to provide your promotion code [XXX#XX-#####] in order to enroll. You have ninety (90) days to enroll or the promotion code will expire.

The benefits provided by Equifax Credit Watch™ Gold with 3-in-1 Monitoring and easy enrollment steps are detailed on the attached pages. Please be aware that if you want this product, we cannot enroll for you. We also suggest that you take the other steps outlined in the enclosed information sheet to reduce any potential risk to you.

Once again, we apologize for any inconvenience that this burglary may cause. We take the security of your personal information very seriously, which is why we are providing you with this notice and credit monitoring service. Should you have any questions or if there is anything that we can do to assist you, please call us at 888-325-7473.

Sincerely,



Kelly Shager, Vice President

## **ATTENTION:**

### **NOTICE TO MASSACHUSETTS RESIDENTS**

Massachusetts consumers can place a security freeze on their credit report, prohibiting a credit reporting agency from releasing any information from the report without your written authorization (M.G.L. c. 93H).

In order to place a security freeze with each credit-reporting agency, you will need to do the following:

- You must send a written request to each of the credit bureaus by regular, certified or overnight mail and include name, current address and previous addresses for the past two years, date of birth, social security number, proof of your current residence, such as a state issued identification card or driver's license, and credit card number with expiration date for payment, if applicable.
- If you are a victim of identity theft, the security freeze will be provided free of charge by the credit reporting agency if you identify yourself as a victim of identity theft and provide a valid police report, which you can obtain by calling GLAIC at 888-325-7473.
- If you are not a victim of identity theft, each credit reporting agency will charge \$5 for adding the security freeze. Please call GLAIC at 888-325-7473 to request the reimbursement of these charges.
- The address and phone number for each major credit-reporting agency are listed below.
  - Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348  
(800)-685-1111
  - Experian Security Freeze, P.O. Box 9554, Allen, TX 75013  
(888) 397-3742
  - TransUnion Fraud Victim Assistance Department, P.O. Box 6790 Fullerton, CA 92834  
(888) 909-8872
- The credit bureaus have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

**Equifax Credit Watch Gold with 3-in-1 Monitoring**

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. **The steps to follow are:**

1. **Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring** identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

**Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring**

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- o Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- o Wireless alerts and customizable alerts available
- o One 3-in-1 Credit Report and access to your Equifax Credit Report™
- o \$20,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

**How to Enroll**

Equifax has a simple Internet-based verification and enrollment process.

Visit: [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. **Consumer Information:** complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
2. **Identity Verification:** complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you up to two security questions to verify your identity.
3. **Payment Information:** During the "check out" process, enter the promotion code provided in the cover letter in the "Enter Promotion Code" box. (no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. **Order Confirmation:** – Click "View My Product" to access your 3-in-1 Credit Report and other product features.

To sign up for US Mail delivery of the product, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Promotion Code:** You will be asked to enter your promotion code as provided in the cover letter (no spaces, no dash)
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided).

#### **Directions for placing a Fraud Alert**

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York.

This product is not intended for minors (under 18 years of age). Equifax's credit monitoring products are protected by US Patent 7,028,052